

**Information to identify the case:**

Debtor 1	<u>Joseph A. Steinman Jr.</u>	Social Security number or ITIN	xxx-xx-2457
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-33223-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph A. Steinman Jr.

2/16/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joseph A. Steinman, Jr.  
 Debtor

Case No. 17-33223-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db  
 517181041 Joseph A. Steinman, Jr., 701 Linfield Ave, Delran, NJ 08075-1101  
 517181046 Best Buy / CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 517181048 Joseph Pino, DMD, 1200 S Church St Ste 107, Mount Laurel, NJ 08054-2936  
 517181049 McCabe, Weisberg & Conway, 216 Haddon Ave Ste 201, Westmont, NJ 08108-2818  
 517181051 New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331  
 517181050 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 517181052 Philadelphia Police & Fire FCU, 901 Arch St, Philadelphia, PA 19107-2404  
 517181052 Superior Court- Foreclosure Unit, Ditech v. Steinman-F-32232-15, PO Box 971, Trenton, NJ 08625-0971  
 517181054 Total Visa - Mid American B&T, PO Box 89940, Sioux Falls, SD 57109-6940  
 517181055 Trojan Professional Services, Inc., PO Box 1270, Los Alamitos, CA 90720-1270

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg  
 E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 23:35:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg  
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2018 23:34:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517181040 EDI: ATTWIREBK.COM Feb 16 2018 23:13:00 AT&T, PO Box 8212, Aurora, IL 60572-8212  
 517181042 EDI: CAPITALONE.COM Feb 16 2018 23:13:00 Capital One N.A., PO Box 30281, Salt Lake City, UT 84130-0281  
 517181043 EDI: RCSFNBMARIN.COM Feb 16 2018 23:13:00 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872  
 517181044 EDI: NAVIENTFKASMDOE.COM Feb 16 2018 23:13:00 Dept of Ed / Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
 517181045 E-mail/Text: bankruptcy.bnc@ditech.com Feb 16 2018 23:34:49 DiTech Financial, PO Box 6172, Rapid City, SD 57709-6172  
 517181047 EDI: CBSKOHL.COM Feb 16 2018 23:13:00 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115  
 517181053 EDI: CITICORP.COM Feb 16 2018 23:13:00 The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 517181056 EDI: WFFC.COM Feb 16 2018 23:13:00 Wells Fargo EFS - Student loans, 301 E 58th St N, Sioux Falls, SD 57104-0422

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com, dss@trustesolutions.net  
 Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
 Steven A. Silnutzer on behalf of Debtor Joseph A. Steinman, Jr. stevenasil2000@yahoo.com, G28047@notify.cincompass.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5